

PATENAUDE & FELIX, A.P.C.

A PROFESSIONAL LAW CORPORATION

 PLEASE REPLY TO OFFICE INDICATED

[X] 4545 MURPHY CANYON RD, 3RD FL
 SAN DIEGO, CALIFORNIA 92123
 TEL (858) 244-7600 (800) 832-7675
 FAX (858) 836-0318

[] 213 EAST MAIN STREET
 CARNEGIE, PENNSYLVANIA 15106
 TEL (412) 429-7675 (866) 772-7675
 FAX (412) 429-7679

[] 1771 EAST FLAMINGO RD, STE. 112A
 LAS VEGAS, NEVADA 89119
 TEL (702) 952-2032 (800) 867-3092
 FAX (702) 992-6286

261965-A1200

06/04/07

PATRICIA BANKSTON
 6503 SAN IGNACIO AVE
 SAN JOSE, CA 951191733

RE: Our Client: CAPITAL ONE BANK
 Account Number: 5291152240935821
 Our File Number: 754.18491
 Account Balance: \$1,857.05

Dear PATRICIA BANKSTON:

Please be advised that the above-referenced debt has been assigned to this firm to initiate collection efforts regarding your delinquent outstanding balance to our client.

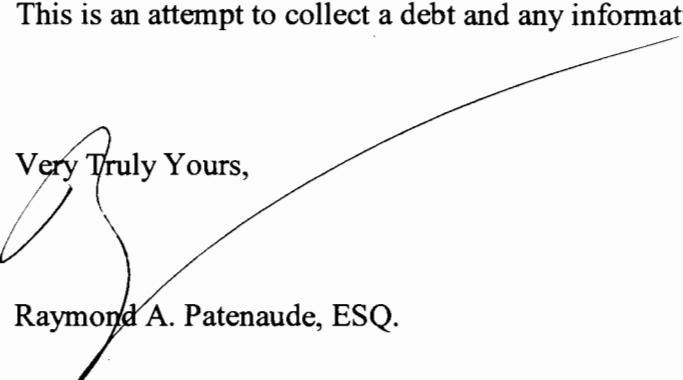
In the event that legal action is pursued and judgment is ultimately obtained against you, the judgment may include all court costs, prejudgment interest and attorney's fees in addition to the principal amount currently owed. If you wish to eliminate further collection action, please contact us at (858) 244-7600 or out of the 858 area code (800) 832-7675.

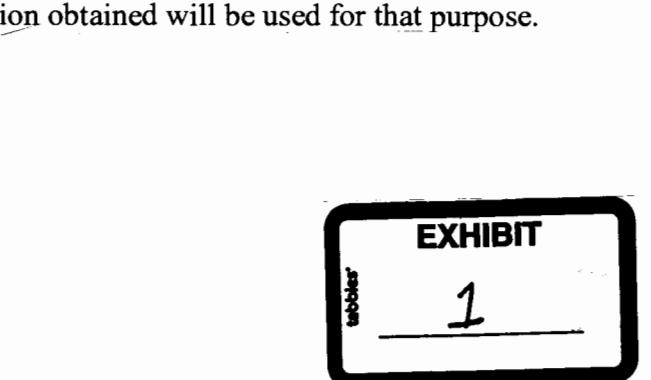
Unless you notify us within THIRTY (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office within THIRTY (30) days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office within THIRTY (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Very Truly Yours,

Raymond A. Patenaude, ESQ.


 EXHIBIT


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The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.